

FORM B9I (Chapter 13 Case) (12/03)

Case Number **04-22868**

UNITED STATES BANKRUPTCY COURT
District of Maryland

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 5/2/04.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Stuart A. Waters
debtor has no known aliases
6103 Hillmeade Road
Bowie, MD 20720-4654

Case Number:
04-22868 pm

Social Security/Taxpayer ID Nos.:
xxx-xx-5785

Attorney for Debtor(s) (name and address):

Gregory C. Powell
5704 East-West Highway
Riverdale, MD 20737
Telephone number: (301) 864-6969

Bankruptcy Trustee (name and address):

Nancy L Spencer Grigsby
P.O. Box 958
Bowie, MD 20718
Telephone number: (301) 805-4700

The debtor has not filed a plan as of this date.
A copy of the plan will be sent to you under separate cover by the debtor.

Meeting of Creditors:

Date: **July 15, 2004**
Time: **10:00 AM**

Location: **6305 Ivy Lane, Rooms 620-621, , Greenbelt, MD 20770**

Deadlines:

Pleading must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **10/13/04**
For a governmental unit: **10/29/04**

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Deadline to Object to Plan:

Creditor's objections to the plan must be filed and copies served on the Chapter 13 Trustee, the debtor, and the debtor's attorney by the later of 21 days after filing the plan or **8/30/04**

Deadline to File Certain Pleadings:

Debtor's motions to value collateral, motions to avoid liens, and all other motions which may impact the debtor's plan, should be filed by **7/15/04**

Plan Confirmation Hearing:

If the chapter 13 trustee recommends confirmation, and no timely objections to confirmation are filed, then the court may confirm the plan, and there will be no confirmation hearing. Timely filed objections to confirmation of the plan and motions to convert or dismiss, will be taken up at the Plan Confirmation Hearing. The Plan Confirmation Hearing will be held:

Date: **October 5, 2004**
Time: **10:00 AM**

Location: **6500 Cherrywood Lane, Courtroom 3-D, Greenbelt, MD 20770**

Creditors May Not Take Certain Actions:

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property, and certain codebtors. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Address of the Bankruptcy Clerk's Office:

Greenbelt Division
6500 Cherrywood Lane, Ste. 300
Greenbelt, MD 20770
Telephone number: (301) 344-8018

For the Court:

Clerk of the Bankruptcy Court:
Mark D. Sammons

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 5/26/04

EXPLANATIONS

FORM B9I (12/03)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Creditors May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee, and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim against the debtor in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
— Refer to Other Side for Important Deadlines and Notices —	